



Extract  
from the Table of Fees and Commissions  
Applicable to Customers  
of Bank Handlowy w Warszawie S.A.

**In force as of 01<sup>st</sup>, March, 2018**

This extract has been made based on the Decision of the Transaction Services Head No. P-421/PT dated 15<sup>th</sup> June, 2015

## **RULES OF CHARGING FEES AND COMMISSIONS AT BANK HANDLOWY W WARSZAWIE SA**

1. Bank Handlowy w Warszawie S.A. („BHW”), hereinafter referred to as BHW, charges fees and commissions to the customer or party ordering the transaction or bank service concerned unless such customer or party defines another party to be charged.
2. BHW charges the following in addition to fees and commissions:
  - telecommunication, mail and courier fees;
  - commissions and costs defined by the bank ordering the transaction or acting as an agent in it, on the basis of contracts with customers or the law.
3. BHW debits all fees and commissions to the customer’s / ordering party’s BHW PLN account unless such customer or ordering party defines another account. The PLN equivalent of a given currency is calculated at its exchange rate in force at BHW on the commission date.
4. No correctly calculated and charged fees or commissions are reimbursable.
5. BHW may:
  - define and charge commission for banking transactions or services other than listed herein;
  - define and charge commission exceeding that defined herein for particularly complex and labor-intensive or risky transactions or services.
6. BHW may amend tables of fees and commissions at any time.
7. Information about amendments is available on the [www.citihandlowy.pl/strefaklienta](http://www.citihandlowy.pl/strefaklienta).
8. BHW charges PLN 100 for information about a customer (including all or some of customer's products with the BHW) being bank secret. The fee is charged and settled between banks for issuing information and transmitting it to authorized entities pursuant to Art. 110 of the Banking Law.
9. Fee is charged for every copy of a certificate, confirmation, bank opinion or audit issued.

# CASH MANAGEMENT

## BANK ACCOUNTS

1.	Current account - fee for opening	Free of charge
	Current account – fee for keeping	PLN 130.00 per month
	Current account - fee for non-standard implementation (i.a. preparing and consulting a non-standard documentation concerning e.g. change of the company's organisational structure)	PLN 1 000.00
	Current account - termination fee	PLN 200.00
	Each additional Client account – fee for opening	Free of charge
	Each additional Client account – fee for keeping	PLN 130.00 per month
	Internal technical account opened by BHW	Free of charge
2.	Escrow account – implementation and keeping	Negotiable
	Escrow account - fee for amendment to terms of the agreement / preparing an annex at Customer's request	Negotiable
3.	Restricted account MINI – implementation and keeping	PLN 3 000.00
4.	FIDUCIARY ACCOUNT – implementation and keeping	Negotiable
5.	FIDUCIARY ACCOUNT for developers – implementation and keeping	Negotiable
a.	Keeping one Individual account for Buyers	PLN 15,00 monthly
b.	The fee for the release of funds from the Individual Purchasers	PLN 8.00 per transaction
c.	The fee for the inspection expert	Depends on the valuation by an expert
6.	Automatic overnight deposits	PLN 12.00 per transaction
7.	Issuance of banking certificate / banking confirmation:	
a)	Issuance of a banking certificate / certificate of opening / keeping / closure of a bank account	PLN 25.00
b)	Written confirmation of execution of a domestic funds transfer/confirmation with reservation, foreign funds transfer/ SWIFT copy by BHW	PLN 10.00
c)	Written confirmation of execution of an outgoing funds transfer/confirmation with reservation, delivered automatically in e-mail /ITC/ * Availability of ITC confirmation for specific type of funds transfer	PLN 4.00
d)	Written confirmation of deposit made to Client account	PLN 20.00
e)	Certificate of refusal to extend a loan	PLN 40.00
f)	Certificate of exportation of foreign currency funds	PLN 50.00
g)	Written confirmation of bank exchange rates	PLN 20.00
h)	Written confirmation of execution of a domestic/foreign funds transfer/SWIFT transaction – with the date in excess of 1 month	PLN 30.00
8.	Issuance of a bank opinion	
a)	In the following languages: Polish and English	PLN 250.00
b)	In the following languages: Italian, German, French and Spanish	The first two pages – 350 PLN, every next page – 150 PLN
9.	Preparation of a duplicate of enclosure to account statement	PLN 7.00
10.	Charge for paper account statements	From 1 to 60 pages – PLN 40.00 per month From 61 to 100 pages – PLN 70.00 per month From 101 to 250 pages – PLN 120.00 per month

		In excess of 250 pages – PLN 350.00 per month
11.	Reproduction of an account statement	
a)	Dated up to two days back /per account/ per business day	PLN 8.00
b)	Dated more than two days back up to three months /per account/per business day	PLN 20.00
c)	In excess of 3 months /per account / per business day	PLN 100.00
12.	Preparation of a copy of interest statement	PLN 20.00
13.	Electronic account statement and notification archives	PLN 150.00 per diskette (For quantities in excess of 5 disks per month, prices are negotiable)
14.	Electronic reports in format other than bank account statement reflecting postings in Client accounts, e.g. MT940 statements sent through SWIFT	PLN 200.00 per month per sub-account number for which a report in electronic format was generated and supplied in a given month
15.	Fee for confirmation of transaction sent via SWIFT in the form of MT900/MT910 message	2.00 PLN
16.	Account statement transmitted by electronic means (CitiDirect or e-mail)	Free of charge
17.	Additional copy of an account statement sent through another electronic channel (CitiDirect or e-mail)	PLN 20.00/month per account or 40.00 PLN/month per 2 or more accounts
18.	Report from history of Client accounts for the period running from the year 2003	PLN 100.00 per monthly account statement
19.	Report from history of Client accounts for the period running until 2002 inclusive	PLN 200.00 per monthly account statement
20.	FCC fee - for maintenance of the Account and the Deposit accounts if a negative interest rate becomes applicable for interbank deposits for the currency of the Account or the Deposit	According to the rate published on the Banks internet website
21.	Information about account balance	10.00 PLN
22.	Fee for monitoring insufficient fund needed to execute payment instruction	10.00 PLN per payment instruction
23.	Fee for monitoring outstanding bank charges	100.00 PLN per month
24.	Administration Fee	up to 0.03% per month from the average daily positive balance on customer accounts (including deposit balances) accrued on the last day of each calendar month charged on the first business day of the following calendar month by debiting the Customer's account indicated by the Customer to charging fees. In case where accounts or deposits are held in a currency other than PLN, the average exchange rate of the currency applicable at the Bank on the day of commission calculation shall be used to calculate the commission due.

## **CASH PAYMENTS AND TRANSACTIONS**

### **1. PAYMENTS**

#### **1.1 Internal domestic payments**

1.	Internal electronic funds transfers	PLN 2.50
2	Manually processed internal funds transfers (delivered not via Network)	PLN 180.00

#### **1.2 Outgoing domestic payments**

1.	Domestic payments	
a)	Electronic	PLN 2.50
b)	SORBNET	
	fee charged additionally on the price for electronic domestic outgoing funds transfers processed manually or initiated by telephone	
	transfer amount equal or above 1.000.000 PLN	PLN 15
	transfer amount below 1.000.000 PLN	PLN 30
c)	Electronic - transfer Express Elixir	PLN 10.00
d)	Manually processed	PLN 180.00
e)	Initiated with encrypted fax	PLN 180.00
2.	Fee for telephone correction of a ZUS/US/NRB/IBAN domestic funds transfer	PLN 10.00
3.	Fee for a domestic funds transfer claim through the Client's fault other than ZUS/US/NRB/IBAN	PLN 20.00
4.	Fee for return of a transfer completed requested by the client	PLN 50.00
5.	Change of value date of outgoing transfers	PLN 20.00
6.	Fee for each receivable from bank account seizure executed by an executive authority based on an executory document with a writ of execution, collected following the payment of the entire debt	PLN 100.00
7.	Fee for each money transfer related to receivable from bank account seizure, executed by an executive authority	as for domestic payments processed manually or PLN 180.00
8	Monthly fee for managing account blockings for bailiffs' occupation and monitoring the lack of funds necessary to execute the payment order	PLN 200.00

#### **1.3. Domestic payments incoming**

##### **The fee for obtaining additional information from the bank Payer eg details of the transaction on request**

One-time fee for every single contact with the bank of the payer regardless of whether the payer's bank will provide information.	PLN 100.00
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#### **1.4 Outgoing international payments**

1.	Payments in foreign currencies	
a)	Electronically processed	0.25%, however not less than PLN 40.00 and not more than PLN 220.00

b)	Manually processed Fee charged in addition to the one defined in 1a.	PLN 180.00
c)	Manually processed internal funds transfers (delivered not via Network)	PLN 180.00
2.	Fee for payments having no beneficiary account in IBAN format or address of beneficiary's bank in SWIFT format in the dedicated field.	PLN 30.00
3.	SEPA payments	0.25%, however not less than PLN 40.00 and not more than PLN 220.00
4.	Execution of an international funds transfer in urgent mode (currency date – the following day). Fee charged in addition to the one defined in paragraph 1.	PLN 20.00
5.	Execution of an international funds transfer in express mode (currency date – the current date). Fee charged in addition to the one defined in paragraph 1.  Execution possible for EUR, USD and GBP currencies following delivery of funds transfer order via e-banking system by 10:00AM on the execution day	PLN 30.00
6.	Lump-sum third-party bank costs (OUR) when all third-party bank costs have been marked on the funds transfer for settlement by the principal.	PLN 99.00
7.	Fee for unsubstantiated claim procedure with regard to an international funds transfer conducted at the Client's request	PLN 200.00 (including costs of foreign banks and costs of SWIFT)
8.	Fee for a claim procedure involving a foreign funds transfer conducted as a result of processing of an order based on the Client's instruction containing incorrect details, cancellation of orders after the execution of the Bank	PLN 200.00 (including costs of foreign banks and costs of SWIFT)
9.	Confirmation of execution of an international funds transfer by a foreign bank at the Client's request.	PLN 20.00 + costs of foreign bank
10.	Additional fee for the transfer of foreign currencies in which the Bank does not publish courses on the web	PLN 100.00 fee charged in addition to the price for a standard foreign payment
11.	Fee for correction of details of a transfer before its execution (fee for correction of details other than listed in paragraph 2)	PLN 20.00
12.	Internal electronic funds transfers	PLN 2.50
13.	TARGET2 European transfer (additional fee to the fee in point 1a)	PLN 70.00

### 1.5 Incoming international payments

1.	Proceeds deposited in the beneficiary's account opened with BHW	PLN 16.00
2.	Proceeds deposited in the beneficiary's account opened with another bank	
a)	PLN transfer	PLN 40.00
b)	non-PLN transfer	as for outgoing international transfer
3.	Fee for handling complaints about obtaining additional information from the Payer bank on Client's request.	200 PLN

### 1.6 Cash withdrawals via partner network

Electronic mail order	PLN 5.00 + fee defined in the table of fees of Poczta Polska
Cash withdrawal at post offices – withdrawal order	PLN 30.00 for each withdrawal order
Cash withdrawal at post offices – return of funds for cash not picked up in time	PLN 10.00 for each return of funds

### 1.7 Direct Debit

1.	One-time arrangement fee for Client implementation	PLN 500.00
2.	Fee for execution of a single transaction	PLN 1.5 per single transaction
3.	Fee for execution of a single transaction under the KOMFORT option	PLN 3.0 per single transaction
4.	Fee for mandates distribution	PLN 5.0
5.	Fee for technical changes	Agreed on a case-by-case basis with the Client depending on complexity of changes
6.	Fee for access to archival reports older than 1 month	PLN 400.00 for reports from 1 account for 1 month
7.	Monthly charge	PLN 200
8.	Fee for non-standard implementation due to changes in the company structure resulting from e.g. a merger or demerge of the company or splitting/joining business lines	Agreed on a case-by-case basis with the Client depending on complexity of changes

#### a) The fee for obtaining additional information from the payer's bank, eg about the status of a transaction or mandate

One-time fee for every single contact with the bank of the payer regardless of whether the payer's bank will provide information.	PLN 100.00
Fee for every single information on the failure to execute a direct debit transaction due to insufficient funds	PLN 5.00

#### b) Direct Debit Transaction for Clients – Debtors

Fee for mandate lodgment	Free of charge
Fee for cancelation of mandate	Free of charge
Fee for direct debit transaction regardless of whether the transaction will be settled or rejected (due to insufficient funds or any other reasons - including lack of mandate)	PLN 3.00
Fee for refund request of direct debit transaction before due date	PLN 5.00
Fee for cancellation of direct debit transaction before due date.	PLN 5.00

#### c) SEPA Direct Debit Transaction (B2B) for Clients – Debtors

Fee for mandate lodgment	Free of charge
Fee for cancelation of mandate	Free of charge
Fee for direct debit transaction	0,25% however not less than PLN 40.00 and not more than PLN 220.00

Fee for refund request of direct debit transaction after due date	PLN 50.00
Fee for prohibition the application of transaction to account for each transaction	PLN 50.00
Fee for lack of funds at maturity	PLN 100

### 1.8. SpeedCollect, SpeedCollect Plus

#### a) One-time fees related to the implementation, withdrawal of implementation and technical changes

1.	Arrangement fee for SpeedCollect	500,00 PLN
2.	Arrangement fee for SpeedCollect Plus	agreed on a case-by-case basis with the Client depending on complexity of the implementation
3.	One-time fee for non-standard implementation of SpeedCollect or SpeedCollect Plus due to changes in the company structure resulting from e.g. a merger or demerger of the company or splitting/joining business lines	Negotiable
4.	One-time fee for other technical changes made at the Client's request within SpeedCollect or SpeedCollect Plus service	agreed on a case-by-case basis with the Client depending on complexity of the changes
5.	One-time fee for withdrawal of implementation of SpeedCollect or SpeedCollect Plus at the Client's request	5 000,00 PLN

#### b) Fees for using SpeedCollect or SpeedCollect Plus services

1.	Monthly fee for using SpeedCollect or SpeedCollect Plus services	200,00 PLN
2a.	Fee for incoming transactions within the SpeedCollect service (up to 50.000 transactions per month)	0,22 PLN for each incoming transaction
2b.	Fee for incoming transactions within the SpeedCollect service (over 50.000 transactions per month)	negotiable
3.	Fee for incoming transactions within the SpeedCollect Plus service	0,40 PLN for each incoming transaction
4.	Monthly fee for electronic reports: PRGSTA or MT940	200,00 PLN for each account the report is generated for
5.	Fee for archival electronic reports: PRGSTA or MT940, older than 1 month, delivered at the Client's request	400,00 PLN for each report from 1 archival month for 1 account
6.	Fee for reports in a non-standard format	negotiable
7.	Monthly fee for using SpeedCollect or SpeedCollect Plus services offered for an account held in a foreign currency	200,00 PLN for each account covered by the service
8.	Text messaging notification fee (SMS) for incoming and outgoing transactions	0,30 PLN for each SMS notification
9.	Fee for obtaining additional information from the payer's bank (e.g. on details of the transaction) at the Client's request	100,00 PLN for each contact with the payer's bank, including the situation where the payer's bank refuses to share the requested information

## 1.9 Standing orders

### a) external

1.	Standing order of the account's owner to transfer funds to the designated account (Fee is collected on each execution of the instructions as the fee additional to the fee charged for outgoing payments).	PLN 10.00
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### b) internal automatic (sweep)

2.	Internal standing order executed between the accounts of the same Client	PLN 5.00
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### c) internal manual

3.	Fee for one-time replenishment of the account in the case of absence of adequate funds for processing the Client's orders from that account (the service can be provided when the Client holds adequate funds in or has a limit available on another account at BH)	PLN 150.00
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### d) standing order of individual processing of transfers

4.	Monthly fee for individual processing of incoming payments (posting according to receipt currency, posting to client's another account, additional review of the payment, etc.) – for each account with individual service	PLN 100.00
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## 2. DEPOSITS

### 2.1 PLN open cash deposits

1.	Own cash deposits	0.5% of the deposit, but not less than PLN 16.00
2.	Cash deposits from individuals and legal entities other than Clients of BHW corporate bank	0.6% of the deposit, but not less than PLN 20.00
3.	Coin deposits	PLN 30.00 per each commenced batch of 1,000 coins

### 2.2 PLN open cash deposits at Polish Post offices

1.	Cash deposits	0,50% of the deposit
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### 2.3 PLN closed cash deposits

1.1.	Own cash deposits at cash desks at BHW branches, night vaults, Cash Counting Units and Automatic Deposit Machines (ADM) with Bank Deposit Slip without mosaic barcode (BDW)	0.3% of the deposit + PLN 10 for each crediting of the account with a deposit + administration fee
1.2.	Own cash deposits at cash desks at BHW branches, night vaults, Cash Counting Units and Automatic Deposit Machines (ADM) with electronic Bank Deposit Slip (eBDW), containing a mosaic barcode, attached	0.3% of the deposit + administration fee
2.	Own cash deposits at Post Offices (Plus Deposits)	0.5% of the deposit
3.1.	Coin deposits with Bank Deposit Slip without mosaic barcode (BDW)	2% of the deposit + PLN 10 for each crediting of the account with a deposit + administration fee
3.2.	Coin deposits with electronic Bank Deposit Slip (eBDW), containing a mosaic barcode, attached	2% of the deposit + administration fee
4.	Fee for non-standard cash packaging – failure to comply with provisions of the agreement with Client (for each cash deposit)	50 PLN

**2.3.a. PLN closed cash deposits in a sorted form, in banknotes only („Sorted Deposit”)**

1.	Own cash deposits at cash desks at BHW branches, night vaults, Cash Counting Units and Automatic Deposit Machines (ADM) with Bank Deposit Slip without mosaic barcode (BDW)	0.2% of the deposit + PLN 10 for each crediting of the account with a deposit + administration fee
2.	Own cash deposits at cash desks at BHW branches, night vaults, Cash Counting Units and Automatic Deposit Machines (ADM) with electronic Bank Deposit Slip (eBDW), containing a mosaic barcode, attached	0.2% of the deposit + administration fee
3.	Own cash deposits at cash desks at BHW branches, night vaults, Cash Counting Units and Automatic Deposit Machines (ADM) with Bank Deposit Slip without mosaic barcode (BDW) – fee increased in case the customer does not comply with the rules set forth in a cash collection agreement	0.4% of the deposit + PLN 10 for each crediting of the account with a deposit + administration fee
4.	Own cash deposits at cash desks at BHW branches, night vaults, Cash Counting Units and Automatic Deposit Machines (ADM) with electronic Bank Deposit Slip (eBDW), containing a mosaic barcode, attached – fee increased in case the customer does not comply with the rules set forth in a cash collection agreement	0.4% of the deposit + administration fee

**2.4 Open cash deposits in foreign currency (except for non-convertible currencies),**

1.	Own cash deposits in banknotes	1.5%
2.	Own cash deposits in coins	53%
3.	Own cash deposits in banknotes and coins	1.5% on value of banknotes + 53% on value of coins
4.	Cash deposits from individuals other than Clients of BHW corporate bank, in banknotes	1.5%, but not less than PLN 16.00
5.	Cash deposits from individuals other than Clients of BHW corporate bank, in foreign currency coins, not sealed	53%, but not less than PLN 16.00
6.	Cash deposits from individuals other than Clients of BHW corporate bank, in foreign currency banknotes and coins, not sealed	1.5% on value of banknotes + 53% on value of coins, but not less than PLN 16.00

**2.5 Closed cash deposits in foreign currency (except for non-convertible currencies)**

1.	Own cash deposits of banknotes	1.5% of the deposit + administration fee
2.	Own cash deposits of coins	53% of the deposit + administration fee

**2.6 Other charges related to cash deposits**

1.	Statement (report) from closed deposit sent by electronic means	PLN 24.00 per report
2.	Statement (report) according to customer specifications sent by e-mail	PLN 50.00 per report
3.	Custom service process	Negotiable
4.	Administration fee	
5.	Document from a single closed deposit (i.e. single package) sent by fax/ e-mail to Client's registered office:	
	a) for closed deposits made not earlier than 30 calendar days prior to submission of request for the document	PLN 0.50 for each document
	b) for closed deposits made earlier than 30 calendar days prior to submission of request for the document	PLN 0.50 for each document + PLN 24.00

6.	Photocopy of document related to a single closed deposit (i.e. single package):	
	a) for closed deposits made not earlier than 30 calendar days prior to submission of request for the document	PLN 0.30 per document
	b) for closed deposits made earlier than 30 calendar days prior to submission of request for the document	PLN 24.00 per document
7.	Charge for magnetic card / vault key	PLN 25.00 per item
8.	Sale of safe envelopes used for making closed deposits (service available only when the Bank concurrently provides sealed cash deposit services):	
8.1.	Package of 200 safe B5 envelopes	PLN 140.00 + VAT
8.2.	Package of 200 safe B4 envelopes	PLN 190.00 + VAT
8.3.	Package of 100 safe B5 envelopes	PLN 110.00 + VAT
8.4.	Package of 100 safe B4 envelopes	PLN 120.00 + VAT

### 3. CASH WITHDRAWALS

1.	Open cash withdrawal at BHW cash desks	0,6% min. 30,00 PLN
2.	Open cash withdrawal in foreign currency at BHW cash desks	1,5%
3.	Cash withdrawal from a local check	0,7%
4.	PLN cash withdrawals in coins, closed	PLN 8.00 per commenced batch of 1,000 coins
5.	PLN cash withdrawals in notes, closed	30,00 PLN
6.	PLN cash withdrawals in notes and coins, closed	PLN 8.00 per commenced batch of 1,000 coins and 30,00 PLN for notes

### 4. PURCHASE AND SALE OF MONEY FROM AND TO OTHER BANKS (PROVIDING)

1.	Purchase or sale of PLN coins and banknotes	0.027% of value of the transaction + PLN 20 per transaction
2.	Purchase or sale of FX coins and banknotes	0.40% of value of the transaction + PLN 20 per transaction
3.	Fee for failure to complete purchase or sale of PLN coins and banknotes due to ordering party's non-performance of the contract	0.07%
4.	Fee for failure to complete purchase or sale of FX coins and banknotes due to ordering party's non-performance of the contract	0.60%

## CHECKS

### 1. CASH AND CLEARING CHECKS

1.	Collection/purchase of foreign checks (incl. traveler's checks) If a beneficiary presents more than one check at one order, the fee is calculated based on the total amount of checks	
a)	Checks drawn on BHW paid at cash desks	0.60% min. PLN 30.00
b)	Checks drawn on other domestic or foreign banks	0.60% min. PLN 30.00 max. PLN 1,000.00
c)	Return of a check to the Drawee	PLN 20,00
2.	Conditional purchase of foreign checks (incl. traveler's checks)	1.50% min. PLN 20.00

3.	Sale of foreign checks	
a)	Worldlink banker's checks	0.40% min. PLN 50.00 max. PLN 220.00
4.	Collection/purchase of local crossed checks Fee paid by the beneficiary	PLN 20.00
5.	Confirmation of local crossed checks Fee paid by the drawer	PLN 15.00
6.	Issue of a check book	PLN 40.00
7.	Stop payment for local crossed checks in PLN and foreign currencies	free of charge
8.	Stop payment for a banker's check in a currency	USD 15.00
9.	Cancellation of a banker's check in a foreign currency	USD 15.00
10.	Cashing of a check drawn on other banks:	40 PLN

## **VISA BUSINESS CARDS**

All international Operations performed using the Card are converted by Visa Europe into (i) the currency of the Card or at the foreign currency exchange rate applied by Visa Europe. Upon the receipt of a transaction in the (i) settlement currency, the Bank converts it into the currency of the Customer's Card account as per the exchange rate applicable to the settlement of such Cards on the date of posting the transaction to the Card account, increasing the amount by the commission fee due to the Bank for the currency conversion, i.e. 4% of the amount of the Operation, or in the (ii) account currency, the Bank adds the due commission fee of 4% to the amount of the Operation for processing an international transaction in a currency other than PLN

### **1. VISA BUSINESS CHARGE CARD**

<b>Basic Services</b>		<b>Visa Gold</b>	<b>Visa Silver</b>	<b>Visa Blue</b>
1.	Release	35 PLN		
2.	Monthly handling	40 PLN	20 PLN	15 PLN
3.	Cash withdrawal at home	3%, minimum of PLN 7		
4.	Cashless operations at home	WITHOUT COMMISSION		
5.	Cash withdrawal abroad <sup>1</sup>	3%, minimum of PLN 7		
6.	Cashless operations abroad <sup>1</sup>	WITHOUT COMMISSION		
7.	Monthly balance settlement	1.5%		
8.	Daily balance settlement	WITHOUT COMMISSION		
<b>Statements</b>				
9.	Electronic bank statements ready for download in CitiManager	PLN 0		
10.	Hard copy bank statements	PLN 300		
<b>Reports</b>		<b>Daily</b>	<b>Monthly</b>	
11.	Access to the CitiManager and CCRS to generate reports	PLN 0		
12.	Customised reports ready for download in CitiManager	PLN 500	PLN 300	
13.	System reports and their distribution	PLN 1,000	PLN 500	
14.	Implementation of System reports	EUR 2,000		
<b>Non-standard services</b>				
15.	Change of card limit <sup>2</sup>	PLN 20		

<sup>1</sup> Information on the method of translating foreign Operations is provided in the Rules and Regulations, and the current rates of commissions can be found in the Bank's Table of Fees and Commissions.

<sup>2</sup> A new application or another written instruction concerning changing the card limit, cash transaction limit or cashless transaction limit on the Holder's Card.

16.	Change of the Holder's settings <sup>3</sup>	PLN 20
17.	Change of the User's settings <sup>4</sup>	PLN 200
18.	Extended liability of the Bank – monthly fee per card <sup>5</sup>	PLN 8
19.	Bank statement copy <sup>6</sup>	PLN 10
20.	Express card issuance <sup>7</sup>	PLN 400
21.	Non-standard card issuance <sup>8</sup>	PLN 200
22.	Non-standard card dispatch <sup>9</sup>	PLN 100
23.	Non-standard reposting of funds <sup>10</sup>	PLN 50
24.	Setting report templates in CitiManager <sup>11</sup>	PLN 200
25.	Visa emergency services <sup>12</sup>	as per the Visa price list

## 2. PREPAID PAYMENT CARDS

1.	Arrangement fee	Dependent on number of issued cards and value of average replenishments
2.	Co-brand charge	Dependent on number of issued cards
3.	Annual service fee for PIN / non-PIN cards	Dependent on the number of cards issued and average deposits made to the prepaid card account
4.	Card issue fee	Dependent on the number of cards issued and average deposits made to the prepaid card account
5.	Fee for a "co-branded" card carrier	Dependent on the number of cards issued
6.	Fee for placing a company's logo on a standard card issued by Citi Handlowy	Dependent on the number of cards issued
7.	Fee for the Photo Card	Dependent on the number of cards issued
8.	Fee for distribution of personal cards directly to users	PLN 5.00 / EUR 1.25 / USD 1.50 per card
9.	Cash withdrawal fee (charged directly to the user's card)	3% min. PLN 7.00 / 3% min. EUR 1.75 / 3% min USD 2.50
10.	Fee for domestic Visa cash back operations – charged directly to the user's card	PLN 1.50 / EUR 0.50 / USD 0.50
11.	Fee for deposits to the prepaid card account	PLN 20.00 / EUR 5.00 / USD 7.00 for a file over 1 file a month
12.	Monthly card use fee – charged	PLN 1.00 / EUR 0.25 / USD 0.30

<sup>3</sup> A new application or another written instruction concerning a change of settings on the Holder's Card, except for contact/address details or personal data.

<sup>4</sup> A new application or another written instruction concerning a change of the User's or Card Scheme settings

<sup>5</sup> The fee is charged to the card only in the month when card operations are performed.

<sup>6</sup> Resending of a collective or individual statement in any form accessible to the User/Holder, except for individual download from CitiManager.

<sup>7</sup> After confirmation by the Bank the card is issued on the following business day if a properly completed application is filed by 12.00 pm.

<sup>8</sup> Issuing a card in a different mode than specified in the Agreement and/or the Rules and Regulations.

<sup>9</sup> Dispatch in a different mode than specified in the Agreement and/or the Rules and Regulations.

<sup>10</sup> Manual posting of funds to/from the card balance at the User's request.

<sup>11</sup> Setting report templates in the CCRS module.

<sup>12</sup> Services such as Emergency card issuance, Emergency cash withdrawal, etc. payable according to the Visa price list, as per the amount debited to the Card.

	directly to the user's card	
13.	Annual fee for a collective statement on paper	PLN 1,000.00 / EUR 250.00 / USD 350.00
14.	Fee for a non-standard report	PLN 100.00 / EUR 25.00 / USD 35.00
15.	Fee for issuing Card duplicate	PLN 15.00
16.	Fee for closing program	Negotiable

### 3. VISA BUSINESS GUARANTEED CARDS

Basic Services		Visa Gold	Visa Silver	Visa Blue
1.	Release	35 PLN		
2.	Monthly handling	40 PLN	20 PLN	15 PLN
3.	Cash withdrawal at home	3%, minimum of PLN 7		
4.	Cashless operations at home	WITHOUT COMMISSION		
5.	Cash withdrawal abroad <sup>13</sup>	3%, minimum of PLN 7		
6.	Cashless operations abroad <sup>13</sup>	WITHOUT COMMISSION		
7.	Access to the CitiManager and CCRS to generate reports <sup>14</sup>	0 PLN		
<b>Statements</b>				
8.	Electronic bank statements ready for download in CitiManager	0 PLN		
9.	Hard copy bank statements	300 PLN		
<b>Non-standard services</b>				
10.	Change of card limit <sup>15</sup>	20 PLN		
11.	Change of the Holder's settings <sup>16</sup>	20 PLN		
12.	Change of the User's settings <sup>17</sup>	200 PLN		
13.	Extended liability of the Bank – monthly fee per card <sup>18</sup>	8 PLN		
14.	Bank statement copy <sup>19</sup>	10 PLN		
15.	Express card issuance <sup>20</sup>	400 PLN		
16.	Non-standard card issuance <sup>21</sup>	200 PLN		
17.	Non-standard card dispatch <sup>22</sup>	100 PLN		
18.	Non-standard reposting of funds <sup>23</sup>	50 PLN		

<sup>13</sup>Information on the method of translating foreign Operations is provided in the Rules and Regulations, and the current rates of commissions can be found in the Bank's Table of Fees and Commissions.

<sup>14</sup> To access CitiManager, please use the registration data from citicommercialcards.admin@citi.com or delegate further administrator access using CitiManager. CCRS is available for active CitiManager administrators upon telephone contact with Corporate Card Services.

<sup>15</sup> A new application or another written instruction concerning changing the card limit, cash transaction limit or cashless transaction limit on the Holder's Card

<sup>16</sup> A new application or another written instruction concerning a change of settings on the Holder's Card, except for contact/address details or personal data.

<sup>17</sup> A new application or another written instruction concerning a change of the User's or Card Scheme settings.

<sup>18</sup> The fee is charged to the card only in the month when card operations are performed.

<sup>19</sup> Resending of a collective or individual statement in any form accessible to the User/Holder, except for individual download from CitiManager .

<sup>20</sup> After confirmation by the Bank the card is issued on the following business day if a properly completed application is filed by 12.00 pm.

<sup>21</sup> Issuing a card in a different mode than specified in the Agreement and/or the Rules and Regulations.

<sup>22</sup> Dispatch in a different mode than specified in the Agreement and/or the Rules and Regulations

<sup>23</sup> Manual posting of funds to/from the card balance at the User's request.

19.	Setting report templates in CitiManager <sup>24</sup>	200 PLN
20.	Charge for monitoring related to untimely repayment of debt <sup>25</sup>	2%
21.	Visa emergency services <sup>26</sup>	as per the Visa price list
<b>Non-standard reports</b>		<b>Daily</b> <b>Monthly</b>
22.	Customised reports ready for download in CitiManager	500 PLN      300 PLN
23.	System reports and their distribution	1000 PLN      500 PLN
24.	Implementation of System reports	2000 EUR

#### 4. VISA BUSINESS DEBIT CARDS

<b>Basic Services</b>		<b>Account in PLN</b>		<b>Account in EUR</b>		<b>Account in USD</b>	
1.	Issuing the Card	PLN 20		EUR 5		USD 7	
2.	Monthly Card service	PLN 5		EUR 1.50		USD 3	
3.	Cash withdrawal at home, in ATMs of CitiHandlowy	PLN 0		EUR 0		PLN 0	
4.	Cash withdrawal at home	2%, min. PLN 6		2%, min. EUR 1.50		2%, min. USD 2	
5.	Cashless operations at home	WITHOUT COMMISSIONS					
6.	Cash withdrawal abroad	3%, min. PLN 7		3%, min. EUR 1.75		3%, min. PLN 2.50	
7.	Cashless operations abroad	WITHOUT COMMISSIONS					
8.	Cash Back operation at home	PLN 1.50		EUR 0.50		USD 0.50	
<b>Electronic bank statement (text format)</b>		<b>Daily</b>	<b>Monthly</b>	<b>Daily</b>	<b>Monthly</b>	<b>Daily</b>	<b>Monthly</b>
9.	List of operations	PLN 100	PLN 50	EUR 24	EUR 12	USD 35	USD 18
<b>Non-standard Services</b>							
10.	Change of the card limit	PLN 20		EUR 5		USD 7	
11.	Extended liability of the Bank – monthly fee for a card	PLN 4		EUR 1		USD 1.40	
12.	Fee for a one-off report <sup>27</sup>	PLN 200		EUR 50		USD 69	
13.	Copy of the list / operating account	PLN 10		EUR 2.50		USD 3.40	
14.	Non-standard dispatch of the card	PLN 100		EUR 24		USD 30	
15.	Visa emergency assistance	USD 7.5		USD 7.5		USD 7.5	
16.	Emergency issuance of a replacement card	USD 250		USD 250		USD 250	

<sup>24</sup> Setting report templates in the CCRS module.

<sup>25</sup> Fee charged from the debt left-over on the Card.

<sup>26</sup> Services such as Emergency card issuance, Emergency cash withdrawal, etc. payable according to the Visa price list, as per the amount debited to the Card.

<sup>27</sup> Report prepared by the Bank at the request of the User or another list sent electronically

	by Visa			
17.	Emergency cash withdrawal by Visa	USD 175	USD 175	USD 175

## 5. MICROPAYMENTS

1.	Accounts opening	Free of charge
2.	Fee for implementation at Client's premises	PLN 150
3.	Electronic reports in a different format than a bank statement, reflecting the accounting for customer's microaccounts	Fee set individually
4.	Micropayment service support	Fee set individually
5.	Interest accounts	Interest accounts rate is determined individually for each Micropayment client

## E-BANKING

### 1. CITIDIRECT

1.	Implementation fee (start-up, mobile token, cards and remote training)	200,00 PLN
2.	Monthly fee	200,00 PLN
3.	E-mailed notifications of events	200,00 PLN per month
4.	Training at client's premises	200,00 PLN
5.	Fee for issuance SafeWord Cards (hardware token)	220 PLN
6.	Fee for SafeWord card replacement (hardware token )	220 PLN
7.	Fee for exchanging a SafeWord card (hardware token) for a mobile token	Free of charge
8.	Fee for issuing and using a mobile token	Free of charge
9.	Fee for issuing SafeWord Card (hardware token) and use of mobile token at the same time - for new Users	300 PLN
10.	System Administrator Service	Free of charge
11.	Administering the Customer's Profile by the Bank	300 PLN per month / Client Profile
12.	Fee for changing user rights configuration Submitted in eFORMS form	Free of charge

	Fee for changing user rights configuration Submitted in paper*	PLN 50
13	Fee for preparing user rights report	150 PLN
14	Fee for non-standard implementation or maintenance service	PLN 100.00 - 500.00, depending on the scope of works
15	CitiSFT - monthly charge	PLN 200
16	Monthly charge for Bulk Payment service	PLN 100
17	Activation fee for Bulk Payment (additional fee to the fee in point 16)	PLN 50

\*fee does not apply when the Customer is charged for "Administering the Customer's Profile by the Bank" fee

### **LIQUIDITY MANAGEMENT**

1.	Single entity Target Balancing / Notional Pooling – monthly fee	PLN 240.00
2.	Single entity Target Balancing / Notional Pooling reporting with interest allocation – monthly fee	
	a) Structures consisting of up to 10 accounts	PLN 560.00
	b) Structures consisting of 11 and more accounts	Calculated individually
3.	Multi entity Target Balancing	
	a) One-off arrangement fee	Calculated individually
	b) Participant's monthly fee	PLN 120.00
	c) Multi entity Target Balancing reporting with interest allocation – monthly fee paid by each participant	PLN 680.00
4.	x-border pooling – monthly fee per each source account based in Poland	PLN 200.00
5.	Net Balance Facility – monthly fee per each structure	PLN 50.00
6.	Blocked time deposit	
	a) Standard deposit arrangement fee	PLN 300.00
	b) Non-standard deposit arrangement fee	Calculated individually
	c) Standard confirmation of opening of a deposit	PLN 10.00
	d) Non-standard confirmation of opening of a deposit	PLN 50.00

### **OTHER BANKING SERVICES**

1.	Receive a deposit or withdrawal	Negotiable
2.	Deposit collection or withdrawal	Negotiable
3.	Disclosures to:	
a)	chartered accountants/auditors	- in standard version (Bank's draft) PLN 200.00 - in non-standard version PLN 1,000.00
b)	Banks	
-	Local	PLN 100.00
-	Foreign	USD 150.00

4.	Opinion on client's financial condition provided by a credit unit	PLN 200.00
5.	Acceptance of faxed orders	Free of charge
6	Additional service fee for ordering payment by MT101 SWIFT message	2.5 PLN
7.	Non-STP fee for each SWIFT payment order not complying with Bank STP criteria	20.00 PLN
8.	Conclusion of agreement on acceptance of payment instruction on a floppy disk	Free of charge
9.	Each telephone acknowledgement of transfers received in paper format or faxed based on client's individual order	PLN 10.00
10.	Cancellation of fax codes upon client's request	PLN 20.00
11.	Cancellation of a transfer before its execution	PLN 20.00
12.	Obtaining additional details for incoming domestic payments at Customer's request. The fee for obtaining additional information from the bank Payer eg details of the transaction on request.	PLN 100.00
13.	Non-standard report or statement prepared upon client's request	
a)	For a period of up to 3 months from the request date	According to complexity, but not less than PLN 50.00
b)	For a period of exceeding 3 months from the request date	According to complexity, but not less than PLN 200.00
14	Fee for scan of credit/product contract transmitted by e-mail	
a)	Dated up to two years back (per each document)	PLN 50
b)	Dated up to five years back (per each document)	PLN 100
c)	Dated after five years back (per each document)	PLN 200
15.	Fee for preparing an annex at Customer's request	For negotiation, not more than PLN 500.00
16.	Polish SAF-T (JPK) data file (regular delivery of CSV files by the Bank and possibility to order on-demand XML files)	
a)	monthly fee for the Structure	400 PLN
b)	fee charged in case of placing a standard order for on-demand XML files (number of accounts × number of commenced calendar months in the reporting period ≤ 100)	1500 PLN
c)	fee charged in case of placing a non-standard order for on-demand XML files (number of accounts × number of commenced calendar months in the reporting period > 100)	to be negotiated, not less than 2000 PLN
17.	Polish SAF-T (JPK) data file (possibility to order on-demand XML files)	
a)	monthly fee for the Structure	75 PLN
b)	fee charged in case of placing a standard order for on-demand XML files (number of accounts × number of commenced calendar months in the reporting period ≤ 100)	1500 PLN
c)	fee charged in case of placing a non-standard order for on-demand XML files (number of accounts × number of commenced calendar months in the reporting period > 100)	to be negotiated, not less than 2000 PLN

#### **POSTAL AND TELECOMMUNICATIONS CHARGES**

1	Electronic statement in the form of a file/night faxes statements sent by fax	PLN 300.00 (monthly charge)
2	SWIFT	PLN 34.40
3	Information sent by fax (at the Client's request)	
	a) first sheet	PLN 2.20
	b) each subsequent sheet	PLN 1.10

4	Parcel containing a check (regardless of the country of destination)	PLN 7.30
5	Other telecommunication and postal charges	In accordance with the applicable tariff of Poczta Polska

## **TRADE**

### **1. FACTORING**

#### **1.1. INVOICE COLLECTION**

1. Fee for preparation, processing and performance of the Master Agreement	10 000,00 PLN (charged annually)
2. Fee for Annex/notification made upon client's request	PLN 100.00
3. Operating commission on a transfer request	0,35% of receivables amount, not less than PLN 50.00 for each receivable (sent electronically) 0,35% of receivables amount, not less than PLN 100.00 for each receivable (sent on paper)
4. Fee for decision about payment without explanation or imprecisely described from Debtor and received by Bank	PLN 20.00

#### **1.2. FACTORING (PROCESSING OF RECEIVABLES WITH FINANCING OPTION)**

1. Fee for preparation, processing and performance of Master Agreement	3% of the limit (charged annually)
2. Margin (in case of discount)	Negotiable
3. Limit increase fee	3% of the increase amount
4. Fee for Annex/notification made upon client's request	PLN 100.00
5. Operating fee for a transfer request  operating fee for a discount request	a) 0,25% of receivables amount, not less than PLN 15.00 PLN for each receivable (sent electronically) 0,25% of receivables amount, not less than PLN 100.00 for each receivable (sent on paper)  b) 0,25% of receivables amount, not less than PLN 35.00 for each receivable (sent electronically) 0,25% of receivables amount, not less than PLN 100.00 for each receivable (sent on paper)
6. Fee for decision about payment without explanation or imprecisely described from Debtor and received by Bank	PLN 20.00

7. Administrative fee for All Limit Amount	up to 0.08% per month on the Aggregate Limit Amount, calculated as of the last day of each calendar month and charged on the first business day of the following calendar month by debiting the Assignor's PLN account by the Bank, save that if no funds are available in such account, the Assignor authorises the Bank to debit the amount payable to any other account of the Assignor maintained by the Bank. If the Aggregate Limit Amount is made available in a currency other than PLN, the average exchange rate of a specific currency applicable at the Bank on the date of calculating the fee shall be used for the purposes of calculating the amount of the fee payable.
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### 1.3. INVOICE DISCOUNTING

1. Fee for preparation, processing and performance of the Master Agreement	3% of the limit (charged annually)
2. Margin	Negotiable
3. Limit increase fee	3% of the increase amount
4. Fee for Annex/notification made upon client's request	PLN 100.00
5. Operating fee for a discount request	0,35% of receivables amount, not less than PLN 50.00 for each receivable (sent electronically) 0,35% of receivables amount, not less than PLN 100.00 for each receivable (sent on paper)
6. Fee for decision about payment without explanation or imprecisely described from Debtor and received by Bank or settlement payment on account of the transfer of liabilities not shown - of any resulting transfer	PLN 20.00
7. Administrative fee on the Aggregate Limit Amount	up to 0.08% per month on the Aggregate Limit Amount, calculated as of the last day of each calendar month and charged on the first business day of the following calendar month by debiting the Assignor's PLN account by the Bank, save that if no funds are available in such account, the Assignor authorises the Bank to debit the amount payable to any other account of the Assignor maintained by the Bank. If the Aggregate Limit Amount is made available in a currency other than PLN, the average exchange rate of a specific currency applicable at the Bank on the date of calculating the fee shall be used for the purposes of calculating the amount of the fee payable.

#### 1.4. INVOICE COLLECTION PLUS

1. Fee for preparation, processing and performance of Master Agreement	10 000,00 PLN (charged annually)
2. Fee for Annex/notification made upon client's request	PLN 100.00
3. Operating fee for a transfer request	0.35% of the receivable amount, but not less than PLN 50.00 per receivable (sent electronically) 0,35% of receivables amount, not less than PLN 100.00 for each receivable (sent on paper)
4. Fee for decision about payment without explanation or imprecisely described from Debtor and received by Bank	PLN 20.00
5. Fee for sent reminder about payment date in paper to Debtor before payment date	PLN 10.00
6. Fee for sent reminder about payment date in paper to Debtor after payment date	PLN 10.00
7. Fee for Extra Service (described in agreement)	5%
8. Fee for Extra Service (described in agreement)	10%

#### 1.5. FACTORING PLUS (PROCESSING OF RECEIVABLES WITH FINANCING OPTION)

1. Fee for preparation, processing and performance of the Master Agreement	3% of the limit (charged annually)
2. Margin	Negotiable
3. Limit increase fee	3% of the increase amount
4. Fee for Annex/notification made upon client's request	PLN 100.00
5. Operating fee for a transfer request	0,25% of receivables amount, not less than PLN 15.00 for each receivable (sent electronically) 0,25% of receivables amount, not less than PLN 100.00 for each receivable (sent on paper)
operating fee for a discount request	0,25% of receivables amount, not less than PLN 35.00 for each receivable (sent electronically) 0,25% of receivables amount, not less than PLN 100.00 for each receivable (sent on paper)
6. Fee for decision about payment without explanation or imprecisely described from Debtor and received by Bank	PLN 20.00
7. Fee for decision about payment without explanation or imprecisely described from Debtor and received by Bank	PLN 10.00
8. Fee for sent reminder about payment date in paper to Debtor before payment date	PLN 10.00
9. Fee for sent reminder about payment date in paper to Debtor after payment date	5%
10. Fee for Extra Service (described in agreement)	10%
11. Administrative fee on the	up to 0.08% per month on the

Aggregate Limit Amount	Aggregate Limit Amount, calculated as of the last day of each calendar month and charged on the first business day of the following calendar month by debiting the Assignor's PLN account by the Bank, save that if no funds are available in such account, the Assignor authorises the Bank to debit the amount payable to any other account of the Assignor maintained by the Bank. If the Aggregate Limit Amount is made available in a currency other than PLN, the average exchange rate of a specific currency applicable at the Bank on the date of calculating the fee shall be used for the purposes of calculating the amount of the fee payable.
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### 1.6. INVOICE DISCOUNTING PLUS

1. Fee for preparation, processing and performance of the Master Agreement	3% of the limit (charged annually)
2. Margin	Negotiable
3. Limit increase fee	3% of the increase amount
4. Fee for Annex/notification made upon client's request	PLN 100.00
5. Operating fee for a discount request	0,35% of receivables amount, not less than PLN 50.00 PLN for each receivable (sent electronically) 0,35% of receivables amount, not less than PLN 100.00 for each receivable (sent on paper)
6. Fee for decision about payment without explanation or imprecisely described from Debtor and received by Bank	PLN 20.00
7. Fee for decision about payment without explanation or imprecisely described from Debtor and received by Bank	PLN 10.00
8. Fee for sent reminder about payment date in paper to Debtor before payment date	PLN 10.00
9. Fee for sent reminder about payment date in paper to Debtor after payment date	5%
10. Fee for Extra Service (described in agreement)	10%
11. Administrative fee on the Aggregate Limit Amount	up to 0.08% per month on the Aggregate Limit Amount, calculated as of the last day of each calendar month and charged on the first business day of the following calendar month by debiting the Assignor's PLN account by the Bank, save that if no funds are available in such account, the Assignor authorises the Bank to debit the amount payable to any other account of the Assignor maintained by the Bank. If the Aggregate Limit Amount is made available in a currency other than PLN, the average

	exchange rate of a specific currency applicable at the Bank on the date of calculating the fee shall be used for the purposes of calculating the amount of the fee payable.
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### 1.7. FACTORING WITHOUT RECOURSE

1. Fee for preparation, processing and performance of the Master Agreement	3% of the limit (charged annually)
2. Margin	Negotiable
3. Limit increase fee	3% of the increase amount
4. Fee for Annex/notification made upon client's request	PLN 100.00
5. Operating fee for each invoice discount request	0,35% of the receivable amount, but not less than PLN 50.00 per receivable (sent electronically) 0,35% of receivables amount, not less than PLN 100.00 PLN for each receivable (sent on paper)
6. Administrative fee on the All Limit Amount	up to 0.08% per month on the All Limit Amount, calculated as of the last day of each calendar month and charged on the first business day of the following calendar month by debiting the Assignor's PLN account by the Bank, save that if no funds are available in such account, the Assignor authorises the Bank to debit the amount payable to any other account of the Assignor maintained by the Bank. If the All Limit Amount is made available in a currency other than PLN, the average exchange rate of a specific currency applicable at the Bank on the date of calculating the fee shall be used for the purposes of calculating the amount of the fee payable.

### 1.8. REVERSED FACTORING (ODWRÓCONY)

1. Fee for preparation, processing and performance of the Master Agreement	3% of the limit (charged annually)
2. Margin	Negotiable
3. Limit increase fee	3% of the increase amount
4. Fee for Annex/notification made upon client's request	PLN 100.00
5. Operating fee for each repayment request sent electronically	0,35% of the receivable amount, but not less than PLN 50.00 per receivable (sent electronically)
6. Administrative fee on the Limit Amount	up to 0.08% per month on the Limit Amount, calculated as of the last day of each calendar month and charged on the first business day of the following calendar month by debiting the Contractor's PLN account by the Bank, save that if no funds are available in such account, the Assignor authorises the Bank to debit the amount payable to any other account of the Contractor maintained by the Bank. If the Limit

	Amount is made available in a currency other than PLN, the average exchange rate of a specific currency applicable at the Bank on the date of calculating the fee shall be used for the purposes of calculating the amount of the fee payable.
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## 2. SUPPLIER FINANCING

For negotiation depends on number of suppliers, volume of transactions and their amount.

## 3. DISCOUNT OF BILLS

1. Arrangement fee for the Master Agreement	3% of the limit (charged annually)
2. Operating fee	0.35% of the bill amount, but not less than PLN 200.00 per bill
3. Margin	Negotiable
4. Administrative fee for revolving line for bills discounting	up to 0.08% per month for revolving line amount, calculated as of the last day of each calendar month and charged on the first business day of the following calendar month by debiting the Applicant PLN account by the Bank, save that if no funds are available in such account, the Applicant authorises the Bank to debit the amount payable to any other account of the Applicant maintained by the Bank. If the revolving line amount is made available in a currency other than PLN, the average exchange rate of a specific currency applicable at the Bank on the date of calculating the fee shall be used for the purposes of calculating the amount of the fee payable.

## 4. FINANCING OF DISTRIBUTORS

1. Fee for preparation, processing and performance of the Master Agreement	3% of the limit (charged annually)
2. Operating fee according to transaction value	0.50%, not less than PLN 100.00
3. Credit margin for the distributor	Negotiable
4. Limit increase fee	3% of the increase amount
5. Fee for reminder	PLN 20.00
6. Fee for an online statement of transactions: on a daily basis on a weekly basis	Not less than 200,00 PLN
7. Fee for non-standard reports	PLN 300.00 per month
8. Fee for preparation of a product certificate	PLN 150.00
9. Fee for an annex prepared on Client's request	PLN 100.00
7. Administrative fee for Financing Limit Amount	up to 0.08% per month on the Financing Limit. Amount, calculated as of the last day of each calendar month and charged on the first business day.

## 5. TRADE LOANS

1. Fee for preparation, processing and performance of the Master Agreement	3% per year (charged annually)
2. Operating fee according to transaction value	0,20% not less than PLN 20.00
3. Credit margin	Negotiable
4. Limit increase fee	3% of the increase amount
5. Fee for an annex prepared on Client's request	PLN 100.00
6. Administrative fee for Financing Limit	up to 0.08% per month on the Financing Limit amount, calculated as of the last day of each calendar month and charged on the first business day of the following calendar month by debiting the Creditor's PLN account by the Bank, save that if no funds are available in such account, the Creditor authorises the Bank to debit the amount payable to any other account of the Creditor maintained by the Bank. If the Financing Limit amount is made available in a currency other than PLN, the average exchange rate of a specific currency applicable at the Bank on the date of calculating the fee shall be used for the purposes of calculating the amount of the fee payable.
7. Loan extension fee	up to 3% of the loan amount  Payable on the day when the payment date is rescheduled by debiting the borrower's account in the loan currency, and if no funds are available in the account, the borrower authorises the Bank to deduct the amount due from any other account of the borrower at the Bank.
8. Prepayment fee	up to 2% of the amount prepaid  Payable on the day when the prepayment is made by debiting the borrower's account in the loan currency, and if no funds are available in the account, the borrower authorises the Bank to deduct the amount due from any other account of the borrower at the Bank.

## TRADE SERVICE TRANSACTIONS

### 1. GUARANTEES

#### 1.1 Guarantees and stand-by letters of credit: advised/ deposited, issued under counter-guarantees and guarantees received directly by the customer

1.	a) Advising / acceptance for deposit / verification of authenticity (re. guarantees received directly by the customer)	a) USD 75.00
	b) advising in the paper form (fees additional to the 1.a) commission)	b) USD 25,00
2.	a) Advising of amendment/ acceptance of	a) USD 75.00

<p>amendment for deposit b) Advising of amendment in the paper form (fees additional to the 2.a) commission)</p>	<p>b) USD 25,00</p>
<p>3. Issuance a guarantee/stand-by letter of credit under counter-guarantee of another bank</p> <p>a) Agreeing upon terms of guarantee/stand-by letter of credit with another bank (counter-guarantor) upon beneficiary's written request</p>	<p>Negotiable <i>(The commission is charged up-front for the whole validity period from the date of issuance).</i></p> <p>a) USD 150.00</p>
<p>4. Amendment re. guarantee/stand-by letter of credit issued under counterguarantee:</p> <p>a) extension of validity period or increase in amount</p> <p>b) other amendment</p> <p><i>when the amendment re. extension/increase is connected with other amendment (one document of amendment is issued) – one/higher commission is collected. Re. guarantees /stand by letter of credits issued under counterguarantees.</i></p>	<p>a) As for the issuance under counter-guarantee <i>The commission is charged on the extension period or on the increase amount</i></p> <p>b) USD 75.00</p>
<p>5. Assignment of rights – re. guarantee / stand-by letter of credit issued under counterguarantee</p>	<p>USD 100.00 <i>(The commission collected upon receipt of an assignment notification, irrespective of its acceptance by the Bank/ the effectiveness of the rights transfer)</i></p>
<p>6. Servicing of a claim for payment on beneficiary's order re. guarantee issued by other entity, including guarantee advised by the Bank or deposited in the Bank</p> <p>a) servicing fee includes: signatures verification and confirmation of authorization of person signing the claim, and depending on beneficiary's order submitting to the guarantor the original claim and supporting documents, if any, or forwarding the contents of the claim and settling the claim amount provided it is obtained under guarantee. <i>The claim servicing fee does not cover telecommunications (Swift) and courier/ mailing costs, i.e. costs related to forwarding the claim to the guarantor bank.</i></p> <p>b) signatures verification and confirmation of authorization of person signing the claim</p>	<p>a) USD 150.00</p> <p>b) USD 20.00</p>
<p>7. Payment under a guarantee / stand-by letter of credit issued under counter-guarantee</p>	<p>USD 200.00 <i>The commission is charged by the ordering party</i></p>
<p>8. Transmission of explanations, information or queries to the guaranteeing entity upon beneficiary's request in writing (<i>re. guarantee issued by other entity,</i></p>	<p>USD 10.00</p>

<i>including guarantee advised by the Bank or deposited in the Bank )</i>	
9. Preparing of comparison re. transactions at the beneficiary's written request	USD 100.00
10. Cancellation before the expiry	USD 50.00
11. Additional to the electronic form – transferring the paper form of notices/correspondence/etc. by the Bank	USD 50.00

## 1.2 Own guarantees

### Guarantees, counterguarantees, promises and stand-by letters of credit issued

1. Arrangement fees for Framework Agreement on revolving line (the Agreement)	3% per annum from amount of revolving line, payable in PLN on the day of conclusion the Agreement, and then payable on first, working day of each effective year of the Agreement.
2. Issuance of a guarantee/a counter-guarantee/ stand-by letter of credit . promise	<p>1) <b>with validity up to 1 year:</b> 0.2% per started validity month and not less than USD 200.00 for the whole validity period.</p> <p>2) <b>with validity from 1 until 3 years:</b> 0.3% per started validity month and not less than USD 200.00 for the whole validity period.</p> <p>3) <b>with validity for more than 3 years:</b> 0.4% per started validity month and not less than USD 200.00 for the whole validity period.</p> <p><i>(The commission is charged up-front for the whole validity period from the date of issuance of the guarantee/counter-guarantee/ stand-by letter of credit).</i></p>
a) Agreeing upon terms of guarantee /stand-by letter of credit with a bank issuing a guarantee locally upon applicant's written request	a) USD 150.00
b) issuance of the guarantee/stand-by letter of credit according to the template delivered by the applicant (fees additional to the issuance commission)	b) USD 150.00
3. Amendment:	
a) extension of validity or increase in amount	a) as for issuance <i>(the commission is charged on the extension period or on the increase amount)</i>
b) other amendment	b) USD 75.00
<i>when the amendment re. extension/increase is connected with other amendment (one document of amendment is issued)– one/higher commission is collected.</i>	
4. Assignment of rights in guarantee/ stand-by letter of credit	USD 100.00 <i>The commission collected upon receipt of an assignment notification, irrespective of its</i>

	<i>acceptance by the Bank/ the effectiveness of the rights transfer</i>
5. Payment	USD 200.00 ( <i>Paid by the applicant</i> )
6. Preparing of comparison re. transactions at the applicant's request in writing	USD 100.00
7. Cancellation before the expiry (not applicable for bid-bond and so called open-ended guarantees)	USD 50.00
8. Issuance of a duplicate	USD 30.00
9. Cancellation of application for guarantee/stand-by letter of credit /counterguarantee / promise or a application for amendment (before issuance/amendment)	USD 100.00
10. Filing of the Application for product or Application for change in paper form	USD 50.00
11. Administrative fee for granted limit amount	up to 0.08% per month on the granted limit amount, calculated as of the last day of each calendar month and charged on the first business day of the following calendar month by debiting the Applicant's PLN account by the Bank, save that if no funds are available in such account, the Applicant authorises the Bank to debit the amount payable to any other account of the Applicant maintained by the Bank. If the granted limit amount is made available in a currency other than PLN, the average exchange rate of a specific currency applicable at the Bank on the date of calculating the fee shall be used for the purposes of calculating the amount of the fee payable.

## 2. DOCUMENTARY LETTERS OF CREDIT

### 2.1 Import letters of credit

1. Arrangement fees for Framework Agreement on revolving line (the Agreement)	3% per annum from amount of revolving line, payable in PLN on the day of conclusion the Agreement, and then payable on first, working day of each effective year of the Agreement.
2. Issuance of a letter of credit	0.25 % per started validity month and not less than USD 200.00 for the whole validity period.  <i>(The commission is charged up front for the whole validity period).</i>
3. Amendment	
a) extension of validity or increase in amount	a) as for issuance of a letter of credit <i>(the commission is charged on the extension period or on the increase amount)</i>
b) other	b) USD 75.00

<i>when the amendment re. extension/increase is connected with other amendment(one document of amendment is issued) – one/higher commission is collected.</i>	
4.Payment	0.2% of the payment amount, but not less than USD 200.00
5.Deferred payment	as for issuance of a letter of credit  <i>The commission is charged up-front., on the day of acceptance/delivery of documents to the applicant counted from documents amount and on the period from the letter of credit expiry date to the payment date.</i>
6. Discount margin (without recourse to the beneficiary)	3% per annum, but not less than USD 100.00 <i>(paid by the beneficiary or by the applicant)</i>
7. Operating commission for consideration of application for term's extension of payment refund.	USD 100.00
8. Margin on term's extension of payment refund	3% per annum, not less than USD 100.00
9. Presentation of discrepant documents	USD 100.00 due from the beneficiary
10. Assignment of receipt of goods or a bank endorsement of shipment or insurance documents, if documents are issued or endorsed to BHW	USD 50.00
11. Cancellation or write-off of any of the following before the expiry: a) unused letter of credit, b) unused balance.	a) USD 50.00 b) USD 20.00
12. Preparing of comparison re. transactions at the applicant's request in writing	USD 100.00
13. Letter of credit draft prepared upon applicant's request in writing	USD 50.00
14. Transmission of explanations, information or queries to the beneficiary's bank upon applicant's request in writing	USD 10.00
15. Filing of the Application for product or Application for change in paper form	USD 50,00
16. Administrative fee for granted limit amount	up to 0.08% per month on the granted limit amount, calculated as of the last day of each calendar month and charged on the first business day of the following calendar month by debiting the Applicant's PLN account by the Bank, save that if no funds are available in such account, the Applicant authorises the Bank to debit the amount payable to any other account of the Applicant maintained by the Bank. If the granted limit amount is made available in a currency other than PLN, the average exchange rate of a specific currency applicable at the Bank on the date of calculating the fee shall be used for the purposes of calculating the amount of the fee payable.

## 2.2 Import letters of credit covered in advance

1. Issuance of a letter of credit	1 % of the letter of credit amount, but not less than USD 150.00 <i>(The commission is charged up-front on the letter of credit issuing date).</i>
2. Amendment a) increase in amount  b) other amendment <i>when the amendment re. extension/increase is connected with other amendment (one document of amendment is issued) – one/higher commission is collected.</i>	a) 0.15% of the increased amount, but not less than USD 150.00 b) USD 75.00
3. Payment	0.2% of the payment amount, but not less than USD 200.00 <i>(The commission is charged up-front on the letter of credit issuing date).</i>
Presentation of discrepant documents	USD 100.00 due from the beneficiary
5. Discount margin (no recourse to the beneficiary)	3% per annum, but not less than USD 100.00 <i>(paid by the beneficiary or by the applicant)</i>
6. Assignment of receipt of goods or a bank endorsement of shipment or insurance documents, if documents are issued or endorsed to BHW	USD 50.00
7. Cancellation or write-off of any of the following before the expiry: a) unused letter of credit, b) unused balance.	a) USD 50.00 b) USD 20.00
8. Preparing of comparison re. transactions at the applicant's request in writing	USD 100.00
9. Letter of credit draft prepared upon applicant's request in writing	USD 50.00
10. Transmission of explanations, information or queries to the beneficiary's bank upon ordering party's request in writing	USD 10.00
11. Filing of the Application for product or Application for change in paper form	USD 50,00

## 2.3 Export letters of credit

1. a) Advising b) Advising in the paper form ((fees additional to the 1.a) commission)	a) USD 75.00 b) USD 25.00
2. Confirmation / commitment to negotiate documents	For negotiation  <i>The commission is charged up-front for the whole validity period.</i>
3. Amendment  a) extension of validity period or increase in amount - re confirmed letter of credit / commitment to negotiate documents	a) As for confirmation / commitment to negotiate documents

b) other amendment	b) USD 75.00
c) Advising of amendment in the paper form (fees additional to the 3.a) or 3.b) commission) <i>when the amendment re. extension/increase is connected with other amendment – one/higher commission is collected. Re. confirmed letter of credit commitment to negotiate documents.</i>	c) USD 25,00
4. documents examination and payment	0.2% of the payment amount, not less than USD 200.00
5. a) Dispatch of documents without examination b) settlement of payment for documents (sent without examination) (re. non-confirmed letter of credit or without commitment to negotiate documents)	a) USD 40.00 b) USD 40.00
6. Deferred payment:  a) confirmed letter of credit / commitment to negotiate documents          b) non-confirmed letter of credit	a) As for confirmation/ commitment to negotiate documents           <i>The commission is charged up-front on the day of acceptance/presentation of documents, counted from the amount of documents and on the period from the letter of credit expiry date to the payment date.</i>  b) USD 50.00
7. Transfer of a letter of credit ( <i>transfer only under non-confirmed letter of credit/ without commitment to negotiate documents</i> )	0.2% of the transferred amount, not less than USD 150.00
8. Arrangement fee for discount of a letter of credit (without recourse)	USD 300.00
9. Operating fee for discount of a letter of credit (without recourse)	0.1% of the receivable amount, not less than USD 50.00 , not more than USD 500.00 per each receivable
10. Margin on discount without recourse	For negotiation
11. Presentation of discrepant documents (re. letter of credit confirmed or discounted or commitment to negotiate documents)	USD 100.00 due from the beneficiary
12. Payment to another bank upon beneficiary's request: a) in PLN, b) in FX.	a) USD 20.00 b) USD 35.00
13. Assignment of proceeds	USD 50.00
14. Cancellation or write-off of any of the following before the expiry: a) unused letter of credit, b) unused balance.	a) USD 50.00 b) USD 20.00
15. Preparing of comparison re. transactions at the beneficiary's request in writing	USD 100.00
16. Transmission of explanations, information or queries to the opening bank upon beneficiary's request in writing (re. non-	USD 10.00

confirmed L/Cs )	
17. Additional to the electronic form – transferring the paper form of notices/correspondence/etc. by the Bank	USD 50.00

### 3. DOCUMENTARY COLLECTION / CLEAN COLLECTION

1. a) Processing of a documentary collection or clean collection b) advising of import collection in the paper form or accepting a collection order in paper form (fees additional to the 1.a) or 3.b) commission)	a) 0.1%, however not less than USD 75.00 and not more than USD 300.00 b) USD 25.00
2. Cancellation (delivery of documents or bills free of payment or return of unpaid documents or bills, upon request, during the transaction - additional fee applies)	USD 50.00
3. Partial payment for import collection (without documents or bills delivered)	USD 25.00
4. Payment reminder (tracer) upon drawer's /drawer bank's written request	USD 15.00 <i>(commission is charged by the ordering party of tracer)</i>
5. Assignment of receipt of goods or a bank endorsement of shipment or insurance documents, if documents are issued or endorsed to BHW	USD 50.00
6. Payment to another bank upon drawer's request: a) in PLN, b) in FX.	a) USD 20.00 b) USD 35.00
7. a) servicing of amendment b) advising of the amendment to the import collection in paper form or accepting amendment order to the export collection in paper form (fees additional to the 7.a) commission)	a) USD 40.00 b) USD 25.00
8. Direct collection - registration	USD 40.00
9. Assignment of proceeds	USD 50.00
10. Bill protest (in addition to notary's fee)	USD 500.00
11. Transmission of explanations, information or queries to the drawee's bank or to the drawer upon written request of drawee / drawer	USD 10.00
12. Preparing of comparison re. transactions at the drawer's or drawee's request in writing	USD 100.00
13. Filing the Payment order for collection in paper form	USD 50.00
14. Export collection - Additional to the electronic form – transferring the paper form of notices/correspondence/etc. by the Bank	USD 50.00

## CREDIT PRODUCTS

<p>1. Front-end fee</p>	<p>up to 3% of the loan amount</p> <p>Payable on the day when the funds are made available to the borrower by debiting the borrower's account in the loan currency, and if no funds are available in the account, the borrower authorises the Bank to deduct the amount due from the loan.</p>
<p>2. Loan increase fee</p>	<p>up to 3% of the loan increase amount</p> <p>Payable on the day when the increased funds are made available to the borrower by debiting the borrower's current account in the loan currency, and if no funds are available in the account, the borrower authorises the Bank to deduct the amount due from the loan.</p>
<p>3. Loan extension fee</p>	<p>up to 3% of the loan amount</p> <p>Payable on the day when the payment date is rescheduled by debiting the borrower's account in the loan currency, and if no funds are available in the account, the borrower authorises the Bank to deduct the amount due from any other account of the borrower at the Bank.</p>
<p>4. Loan modification fee</p> <p><i>(for modifications other than loan increase or rescheduling of payment date)</i></p>	<p>up to PLN 2,500</p> <p>Payable on the day when the changes become effective by debiting the borrower's current account, and if no funds are available in the account, the borrower authorises the Bank to deduct the amount due from any other account of the borrower at the Bank.</p>
<p>5. Prepayment fee</p>	<p>up to 2% of the amount prepaid</p> <p>Payable on the day when the prepayment is made by debiting the borrower's account in the loan currency, and if no funds are available in the account, the borrower authorises the Bank to deduct the amount due from any other account of the borrower at the Bank.</p>
<p>6. Periodic security audit fee</p>	<p>up to PLN 500</p> <p>Payable on the last business day of the month in which the audit was carried out from the borrower's current account in the loan currency, and if no funds are available in the account, the borrower authorises the Bank to deduct the amount due from any other account of the borrower at the Bank.</p>
<p>7. Administrative fee for overdraft facilities and revolving loans</p>	<p>up to 0.08% per month on the loan amount</p> <p>Calculated as of the last day of each calendar month and charged on the first business day of the next calendar month by debiting the borrower's PLN account by the Bank, save that if no funds are available in such account the borrower authorises the Bank to debit the amount payable from any other borrower's account maintained by the Bank. If the loan is made available in a currency other than PLN, the average exchange rate of a specific currency applicable in the Bank on the date of calculating the fee shall be used for the purposes of calculating the amount of the fee payable.</p>
<p>8. Administrative fee for short-term loans and long-term loans</p>	<p>up to 0.08% per month on the outstanding principal amount</p> <p>Calculated as of the last day of each calendar month and charged on the first business day of the next calendar month by debiting the borrower's PLN account by the Bank, save that if no funds are available in such account the borrower authorises the Bank to debit the amount payable from any other borrower's account maintained by the Bank. If the loan is made available in a currency other than PLN, the average exchange rate of a specific currency applicable in the Bank on the date of calculating the fee shall be used for the purposes of calculating the amount of the fee payable.</p>

## CREDIT PRODUCTS (for SME clients)

### 1. CREDIT CARDS

If the card type is changed, interest rate relevant for the card type used for the transaction on the transaction date applies to transactions made before the change date.

The Bank charges an additional fee of 0.03% for foreign non-cash transactions and cash withdrawals made using Mastercard in Europe; 0.45% for non-cash transactions outside Europe and 0.36% on cash transactions outside Europe.

The Bank charges an additional fee of 0.84% of the transaction amount for non-cash transactions and cash withdrawals made using Visa in a currency other than USD outside EU.

The exchange rate in force at the consumer bank and applicable to settlements of credit cards at the time of posting of transactions on the card account is defined on each business day between 3:00 p.m. and 5:00 p.m. as the average rate prevailing at the interbank FX market at the time of such definition plus fee for FX translations. The above exchange rate is available from CitiPhone and the web sites of the Bank on the business day following the posting of the transaction.

The Bank charges PLN 70 for information about the holder (including all or some of holder's products with the Bank) being bank secret. The fee is charged and settled between banks for issuing information and transmitting it to authorized entities pursuant to Art. 110 of the Banking Law except entities listed in Art. 110 (1) – (6) of the Banking Law.

1. Annual fee for the issuance and use of the Main Card	Business: PLN 150.00 Business Gold: PLN 390.00
2. Annual fee for the issuance and use per extra card	Business: PLN 150.00 Business Gold: PLN 390.00
3. Fee for a cash transaction made using the card	3%, but not less than PLN 9.00
4. Fee for a non-cash transaction	PLN 0
5. Fee for the extended security of the card	PLN 6.00/month per card
6. Fee for CitiAlerts Standard - optional	PLN 9.90/month per card
7. Fee for CitiAlerts Premium - optional	PLN 14.90/month per card
8. Access to CitiPhone	Free of charge
9. Access to Citibank Online	Free of charge
10. Fee for processing of an untimely repayment of a card debt	PLN 59.00
11. Fee for restriction of a lost or stolen card	Free of charge
12. Fee for a new card replacing a lost one	Free of charge
13. Fee for a new or changed PIN	Free of charge
14. Fee for an account statement up to 3 months old	Free of charge
15. Fee for an account statement older than 3 months	PLN 10.00 per copy
16. Fee for a copy of a transaction proof	PLN 10.00
17. Fee for a debt certificate or a card account closure certificate	PLN 70.00
18. Fee for change of the main card type	PLN 30.00
19. Interest rate on non-cash transactions made using the card, if the debt is not repaid in whole before the payment deadline and interest rate on cash withdrawals	19,72% p.a.
20. Fee for setting a non-cash transfer order	Free of charge
21. Fee for a non-cash transfer made via Citibank Online	Free of charge

22. Fee for a non-cash transfer made via Automatic Banker	Free of charge
23. Fee for a transfer made via CitiPhone	2%, not less than PLN 7.00
24. Fee for transfer acknowledgement upon request made on the transfer order date	PLN 1.00
25. Fee for transfer acknowledgement upon request made on another date	PLN 8.00
26. Limit on a single non-cash transfer made via CitiPhone	Business: PLN 1,500.00 Business Gold: PLN 3,000.00
27. Limit on a single non-cash transfer made via Automatic Banker or Citibank Online	PLN 1,500.00
28. Daily limit on non-cash transfers	Business: PLN 1,500.00 Business Gold: PLN 3,000.00
29. Daily limit on cash withdrawals	up to the card limit
30. Daily limit on ATM cash withdrawals	Business: PLN 6,000.00 Business Gold: PLN 15,000.00
31. Limit on a single ATM cash withdrawal	Business: PLN 3,000.00 Business Gold: PLN 5,000.00
32. Daily limit on number ATM cash withdrawals	Business: 2 Business Gold: 3

## 2. CREDITS

OVERDRAFT AND REVOLVING CREDIT	
Margin	up to 9%
Commission on unused limit	up to 3%
2. SHORT-TERM LOAN	
Margin	up to 6%
3. MIDDLE-TERM LOAN	
Margin	up to 7%
4. LONG-TERM LOAN	
Margin	up to 8%
5. CREDIT EXTENSION PROMISE	up to 2%
upfront fee	0.5-2%, negotiable, not less than PLN 500.00 for unsecured loans; not less than PLN 1,000.00 for secured loans
fee for amendment to terms of the agreement	1-3% of the outstanding amount (negotiable)
fee for an early repayment	1-3% of the amount repaid (negotiable)

## 3. EXTRA FEES APPLICABLE TO ALL CREDIT PRODUCTS (LOANS, CREDIT CARDS, TRADE PROCESSING AND FINANCING AND PSLE)

1. Interest for delay	150% of the statutory interest for delay p.a. (The maximum statutory interest rate for a delay may not exceed twice the statutory interest rate for late payment.)
2. Fee for an explanation of the customer's credit worthiness assessment issued in writing	PLN 200.00
3. Debt balance certificate issued to the customer	PLN 40.00
4. Notification of terms of release of collateral for the debt of the Bank to the customer	PLN 30.00

5. Issuance of any credit/collateral related letter	Negotiable, not less than 100 PLN
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#### 4. FEES FOR ESTABLISHMENT OF A MORTGAGE

1. One-off administrative fee (fixed fee per mortgage) - Fixed fees are paid to the bank account of the competent court as per the Act on Court Fees in Civil Proceedings of July 28, 2005 (Journal of Laws of 2005 No. 167 item 1398).	PLN 200.00
2. Fee for collateral establishment processing per application filed with the court	PLN 100.00
3. Amendments to a mortgage (fixed fee per mortgage) - Fixed fees are paid to the bank account of the competent court as per the Act on Court Fees in Civil Proceedings of July 28, 2005 (Journal of Laws of 2005 No. 167 item 1398).	PLN 150.00
4. Fee for amendments to a mortgage per application filed with the court	PLN 100.00
5. Fee for valuation of real estate	According to object of collateral, as in the price list provided in the appendix of the contract with experts

#### 5. FEES FOR ESTABLISHMENT OF A REGISTERED PLEDGE

1. One-off administrative fee (fixed fee per application) - fixed fees are paid to the bank account of the competent court as per the Act on Court Fees in Civil Proceedings of July 28, 2005 (Journal of Laws of 2005 No. 167 item 1398).	PLN 200.00
2. Fee for collateral establishment processing per application filed with the court	PLN 350.00
3. Amendments to a registered pledge (fixed fee per application) - fixed fees are paid to the bank account of the competent court as per the Act on Court Fees in Civil Proceedings of July 28, 2005 (Journal of Laws of 2005 No. 167 item 1398).	PLN 100.00
4. Fee for amendments to a registered pledge per application filed with the court	PLN 250.00
5. Fee for valuation of vehicles or machinery	PLN 900.00 per item according to object of collateral